

**METHOD AND SYSTEM FOR RECEIVING AN ALERT CODE IN
A COMMERCIAL TRANSACTION**

Abstract of the Invention

A method and system for receiving an alert code in a commercial transaction is provided. Specifically, a sender wishing to send a message will contact a message center. The next time a transactional device, such as a credit/debit card, belonging to the intended recipient is used during a commercial transaction, an alert code will be attached to transaction data. The alert code will alert the recipient of the presence of the message, who could then contact the sender or the message center to retrieve the message.